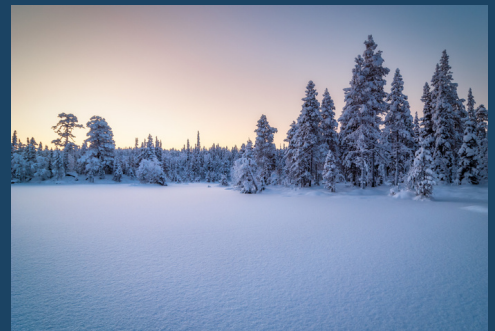
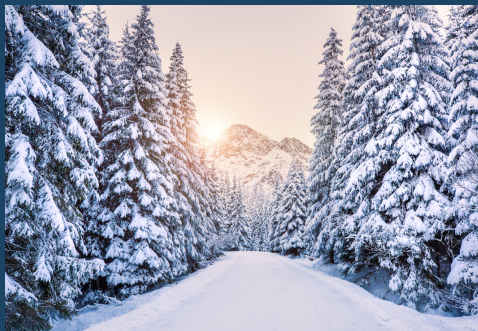
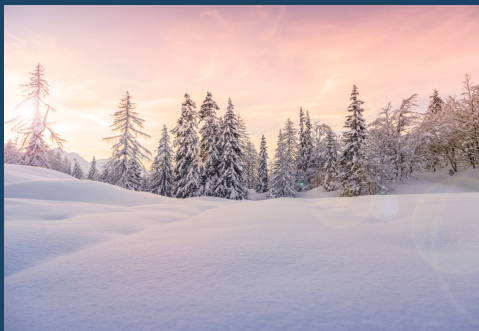


MINDSET MATTERS

Challenge your mindset and set yourself up for financial success in 2023.



"Change your mind and change your life."



With the right mindset, focus, effort, and perseverance you can achieve your goals and live a successful life. With the right mindset, limits become challenges, and challenges become sources of opportunity and growth. Moving into 2023 with so much economic uncertainty in sight, cultivating and sustaining an optimal mindset is the key to success in all aspects of life- including your financial life.

In this edition:

- From our CEO
- Developing a Growth Mindset for Financial Wellness
- Set Yourself Up for Financial Success in 2023
- Financial Tips from our Team

Call us:
(907) 561-1407

Visit Us Online:
www.nsfcu.org

FROM OUR CEO

At the core of every decision we make is your financial well-being. As we enter a new year with major enhancements to our core system, mobile app, and other member-facing technologies, we are determined to do even more to support your financial journey.

Despite navigating post-COVID challenges, the heavy lifting of implementing a new system, and the financial market being a bit of a roller coaster, last year our credit union still experienced remarkable growth. We owe our success to the loyalty of our members and the solid community that has been built throughout our credit union over the years.

This year we will continue to improve our member experience by delivering modern solutions that make your life more convenient. We will continue to be laser-focused on our loan and share rates and provide our members with a competitive edge when it comes to borrowing and investing.

As we embark on another new year, there is so much to be optimistic about! As your trusted financial partner, our promise is to meet you where you're at, offer sound financial solutions and advice, and to always be a friend in your time of need. Here's to another year of health, happiness, and prosperity!

-Kyler Howlett



Developing a Growth Mindset for Your Financial Wellness

The trajectory of our lives can be guided by the way we think about ourselves and our abilities. If you're ready to make an impactful change in your financial life, you must start by tackling fixed-minded tendencies and intentionally work towards a growth mindset about your finances. Let's look at some examples!

Fixed Mindset

"I'm not good with money."

"I shouldn't make this purchase."

"I'll never be able to pay off my debt."

Growth Mindset

"I'll learn how to manage my money."

"I feel good spending money on planned purchases."

"I'll set up milestones to chip away at my debt."

Challenge yourself with this exercise - write down your limitations towards reaching your financial goals. Then, cross through those statements and turn it into an opportunity by applying a growth-minded statement. Learning to develop a growth mindset is the foundation for a better financial future. It produces a cascade of benefits including feeling better, achieving more, sticking to new habits, and developing new skills.

PUT YOUR NEW MINDSET TO ACTION!

Financial wellness is a learned and applied skill. If you're ready to put forth the effort and rock your budgeting goals for 2023, then check out the Financial Planning tool, available in online banking. By investing less than 5 minutes a day, you can track your expenses, gain valuable insights about your spending habits, and take control of your financial future!

Set Yourself Up for Financial Success in 2023

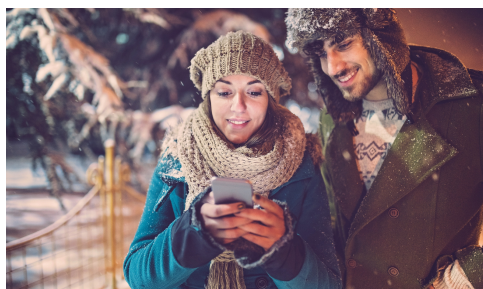
From paying down debt to building up savings, the New Year is a time for new goals and new beginnings. Our partnership with GreenPath Financial Wellness sets you up for success. Caring, certified counselors are ready to understand your specific challenges, and work with you to set and stick to your New Year money resolutions.

2023 is your year to improve how you handle day-to-day personal finances. Experience the power of a plan and get in the best possible position to achieve your financial goals by calling GreenPath for a free financial counseling session. All calls are 100% confidential.

Call today to jumpstart your new year!



Automate Your Savings



One of the easiest, and most effective, strategies is to save automatically. Automation makes it easy to stick to your plan and your promise to your future self. Get started today with our transfer tool available in online banking and the mobile app! Your future self will thank you for saving money now!

Consolidate Your Debt



Taking control of your debt is empowering and easier than ever with your credit union on your side. From home equity loans to debt management plans through our partners at GreenPath, we have options that make sense wherever you are on your financial journey. Let's get together and talk about your next step!

Improve Your Credit



Building your credit can unlock possibilities and save you money, but you need to be strategic in your approach. With our BOOST Credit Inquiry and Enhancement Program we'll explain how to read the report, how credit scoring works, and answer your questions. Together we'll make a plan for managing your credit score to support your goals.

Financial Tips from our Team!

Wondering how to start building your financial plan? Start with a vision and work backward! Your financial plan should tie into the greater vision for your life. Identify this vision and work to establish goals that help build that vision. Once your goals are laid out, further your focus by breaking them into smaller goals that can be achieved in a year and then into monthly, weekly, and daily goals. By working backward, you'll be able to move forward confidently knowing the smaller steps you take tomorrow are intentional, meaningful, and working together for your greater vision!

-Katelynn Hatch
Director of Brand and Culture

Important Tax Information

Year-end tax information can be found in your December 2021 statement, and in the "Tax Information" tab when viewing your account in online banking. Please note that the 'Year End Balance' represents the "Fair Market Value" for IRS reporting purposes. 2022 IRA contributions can be made through April 15, 2023!

2022 Annual Meeting is March 24th at 7pm

As an owner, the annual meeting is an opportunity to hear about the financial health and state of your credit union. Join us at our Benson Branch for an evening of fun, food, and information.

Accepting Applications for the Richard Buzby Scholarship

Northern Skies FCU understands the importance of higher education—and how costly it can be. Members who could use a little help with their higher education tuition or related expenses are eligible to apply online for our essay-based scholarship!

PFD Applications are Due March 31st

Enjoy access to your PFD sooner with direct deposit! For your account number, please refer to the bottom of your check, the "Account Details" tab in online banking, or give us a call!

- NSFCU Bank Code: CX
- NSFCU Routing Number: 325272157



EMPLOYEE OF THE QUARTER

Apple Duangprom

Our credit union is fueled by passionate volunteers and employees who strive to see you succeed in your financial life! We appreciate the time and effort put in by these individuals who bring our mission to life!

SUPERVISORY COMMITTEE

Kevin French
Committee Chairman

Sharon Headley
Michelle Luczycki
Darlene Cyril
Onya Stein
Committee Members

Mary Anderson
Alternate

Supervisory Committee
Mailing:
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Anchorage, AK 99503

Email: sup.com@nsfcu.org

BOARD OF DIRECTORS

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Mary Ellen Gamel
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Jack McGary
Treasurer

Rebecca Hanson
Michelle Luczycki
Mary Anderson
Directors

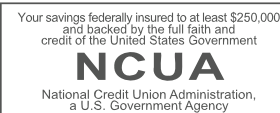
HOLIDAY CLOSURES

Martin Luther King, Jr. Day
January 16, 2023

President's Day
February 20, 2023



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Anchorage, AK 99508



Equal Housing
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